



STARTing LINE

2nd Quarter 2011

Volume 4-2

Changes to START program Funds

Effective July 1, 2011, the Louisiana START Saving Program will substitute a lower cost share class for five (5) of the existing program Funds. Vanguard recently made available a new share class for each of these Funds and the State Treasurer has approved their use within the START Saving Program in place of the existing fund classes. Since this is **only a change in share class** of each of the listed Funds, **the risk level for each of the Funds remains the same**. The new share classes provide a substantially lower maintenance fee, which will improve investment performance without increasing risk. The following chart compares the old and new share classes by Fund name, ticker symbol and expense ratio:

CURRENT FUND NAME	TICKER	EXPENSE RATIO	NEW FUND NAME	TICKER	EXPENSE RATIO
Vanguard Total Stock Market Index Fund, Institutional Shares	VITSX	0.06%	Vanguard Institutional Total Stock Market Index Fund, Institutional Shares	VITNX	0.045%
Vanguard Total International Stock Index Fund, Investor Shares	VGTSX	0.26%	Vanguard Total International Stock Index Fund, Institutional Shares	VTSNX	0.15%
Vanguard Small-Cap Index Fund, Investor Shares	NAESX	0.28%	Vanguard Small-Cap Index Fund, Signal Shares	VSISX	0.14%
Vanguard Mid-Cap Index Fund, Investor Shares	VIMSX	0.27%	Vanguard Mid-Cap Index Fund, Signal Shares	VMISX	0.14%
Vanguard Large-Cap Index Fund, Investor Shares	VLACX	0.26%	Vanguard Large-Cap Index Fund, Signal Shares	VLCSX	0.12%
Vanguard Mid-Cap Index Fund, Investor Shares	VIMSX	0.27%	Vanguard Mid-Cap Index Fund, Signal Shares	VMISX	0.14%

One time fee for Total World Stock Index Fund investments

Beginning July 1, 2011, new deposits in the Vanguard Total World Stock Index Fund will incur a one-time purchase fee of one quarter of one percent (0.25%). This fee will be deducted from the amount of the deposit. For example, a deposit of \$1,000.00 invested solely in the Total World Stock Index Fund will be assessed a one-time fee of \$2.50 so that the total deposit into the account will be \$997.50.

Deposits made on June 29 - 30, which have a trade date of July 1, 2011, will be charged this fee.

The Vanguard purchase fee is paid directly into the Total World Stock Index Fund to offset the costs of purchasing the assets of the Fund on a worldwide basis. Since the fees are paid directly into the Fund, they may help generate money for members of the Fund. This is the only START investment that carries such a fee.

START gets an assist from Grapevine Communications

In February 2011, Grapevine Communications, a public relations firm made up of LSU marketing students offered the services of eight (8) public relations consultants to research, strategize, write and design materials and plan events pertaining to the START Saving Program.

“In addition to wanting to provide practical marketing experience to a group of motivated college students,” David Roberts, LOSFA’s Assistant Executive Director of Marketing and Outreach, said, “I was also interested in their perspective. We’re always open to new and innovative ideas regarding how we can make more Louisiana citizens aware of the great benefits that the START Saving Program has to offer. This group exceeded my expectations.”

Over the past three months, Grapevine Communications achieved the following for the START Saving Program:

- ▶ Made arrangements for David Roberts to appear on Louisiana Public Radio on the Jim Engster show.
- ▶ Attended and displayed information at the Parents Magazine Camp Expo. They solicited companies for prizes to give away at the booth.
- ▶ Arranged for David Roberts to be on Baton Rouge Channel 2’s morning show, 2une In.
- ▶ Conducted a Jingle Contest.
- ▶ Created two (2) START Coloring Sheets with START information for parents on the back.
- ▶ Created Kindergarten Graduation Folders with START information.
- ▶ Produced and distributed a press release for the Jump\$art Poster Contest.
- ▶ Submitted and had printed a ‘Letter to the Editor’ (The Advocate).
- ▶ Developed a social media account.
- ▶ Contacted businesses in Baton Rouge to donate to future contests. Funds would be used to open START accounts for contest winners.
- ▶ Attended the LOSFA FLY Tour at McKinley Magnet High School in Baton Rouge and helped distribute materials.

Roberts said the partnership worked out so well, there are plans to continue the project next year.

START Jingle Contest winner



Ten-year-old Italia Ravasio has a new iPod Nano and iTunes gift card, thanks to a Louisiana State University marketing class and her creative mind.

Ravasio, a Baton Rouge 4th grader, won a START Jingle Contest sponsored by the class. The contest was part of the class project, which was the promotion of the START Saving Program. It was open to Louisiana students aged 14 and under. Participants had to write a short jingle about higher education. Her winning entry is below.

Saving for college is great
I want to go to Yale, Harvard, and THE OHIO STATE*
If you pick my jingle
My heart will truly tingle
If that's what you do
You'll make my dream come true

*Editor's Note: START funds CAN be used for out of state schools.

START funds pay for summer programs

Did you know that START funds can be used for college expenses even before the beneficiary graduates high school?

Deborah Paul, LOSFA's Scholarship and Grants Director, discovered this START benefit when her son, who is a high school senior, was accepted to the Capstone Summer Honors Program at the University of Alabama. She had a short time to come up with the funds to pay for the program, so she asked a START representative if her START funds could be used. Because the program grants college credit, they could be used.

"It made the difference in him being able to attend," she said.

START Director Carol Fulco said "as long as a beneficiary is enrolled in an eligible institution, they can use START funds." If you have a beneficiary that wants to attend a summer program for college credit START funds can be used to pay for any qualified educational expenses.

If you have questions or would like further information, contact LOSFA at (800) 259-5626 or (225) 219-1012.



Earl E. Start wants to come visit you!

Do you have a business, organization or community group that wants to know more about saving for college?

Earl, and other LOSFA representatives, want to tell you everything you need to know.

To set up a visit, just call Sigmund Morel at (800) 259-5626, ext. 7558 or (225) 219-7578.



For more information, contact the
START Saving Program:

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For submissions, opinions or comments for STARTing Line, please
contact David Roberts at droberts@osfa.la.gov.